

UNITED STATES BANKRUPTCY COURT
DISTRICT OF TENNESSEE
KNOXVILLE DIVISION

In re: Brandy Christine Spencer	§	Case No. 19-32108-SHB
Patricia Ann Spencer	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Gwendolyn M. Kerney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/02/2019.
- 2) The plan was confirmed on 09/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/19/2019.
- 6) Number of months from filing or conversion to last payment: 5.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,208.03.
- 10) Amount of unsecured claims discharged without full payment: \$44,847.70.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 68,082.14	
Less amount refunded to debtor(s)	\$ 34,531.39	
NET RECEIPTS		\$ 33,550.75

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 310.00	
Trustee Expenses & Compensation	\$ 1,574.54	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,884.54
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Kimberly Cambron	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
Clerk of the Court	Adm	310.00	310.00	310.00	310.00	0.00
AFFIRM INC	Uns	90.00	NA	NA	0.00	0.00
CAPITAL ACCOUNTS	Uns	539.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Uns	468.00	NA	NA	0.00	0.00
CBC LLC	Uns	91.00	NA	NA	0.00	0.00
CBC LLC	Uns	178.00	NA	NA	0.00	0.00
CBC LLC	Uns	104.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BAN	Uns	643.00	NA	NA	0.00	0.00
DBA PARAGON REVENUE GR	Uns	627.00	NA	NA	0.00	0.00
PHYSICIANS REGIONAL MEDICAL	Uns	1,458.00	2,975.83	2,975.83	2,975.83	0.00
DBA PARAGON REVENUE GR	Uns	264.00	NA	NA	0.00	0.00
DBA PARAGON REVENUE GR	Uns	136.00	NA	NA	0.00	0.00
Navient Solutions, LLC on behalf of	Uns	2,321.00	2,941.33	2,941.33	2,941.33	0.00
DEPT OF ED/NAVIENT	Uns	620.00	NA	NA	0.00	0.00
DPT ED/NAV	Uns	2,321.00	NA	NA	0.00	0.00
DPT ED/NAV	Uns	620.00	NA	NA	0.00	0.00
FIN ACCTS SV	Uns	188.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FIN ACCTS SV	Uns	401.00	NA	NA	0.00	0.00
PREMIER BANKCARD, LLC	Uns	1,183.00	1,183.74	0.00	0.00	0.00
PREMIER BANKCARD, LLC	Uns	949.00	949.85	949.85	949.85	0.00
PREMIER BANKCARD, LLC	Uns	669.00	669.83	0.00	0.00	0.00
PREMIER BANKCARD, LLC	Uns	775.00	775.90	775.90	775.90	0.00
I C SYSTEM INC	Uns	1,014.00	NA	NA	0.00	0.00
I C SYSTEM INC	Uns	218.00	NA	NA	0.00	0.00
Jefferson Capital Systems, LLC	Uns	2,610.21	2,800.71	2,800.71	2,800.71	0.00
CAPITAL ONE, N.A.	Uns	1,070.00	1,070.75	1,070.75	1,070.75	0.00
CAPITAL ONE, N.A.	Uns	601.00	601.11	601.11	601.11	0.00
LENDUP CARD SERVICES I	Uns	740.00	NA	NA	0.00	0.00
LENDUP/TAB BANK	Uns	520.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,053.00	1,152.26	1,152.26	1,152.26	0.00
MERRICK BANK CORP	Uns	2,052.00	NA	NA	0.00	0.00
METRO KNOXVILLE HMA, LLC	Uns	2,669.01	1,845.51	1,845.51	1,845.51	0.00
MIDLAND FUNDING LLC	Uns	934.00	934.24	934.24	934.24	0.00
MIDLAND FUNDING LLC	Uns	1,039.00	1,039.03	1,039.03	1,039.03	0.00
MIDLAND FUNDING LLC	Uns	1,215.00	1,215.23	1,215.23	1,215.23	0.00
OPTIMA RECOVERY SERVIC	Uns	68.00	NA	NA	0.00	0.00
OPTIMA RECOVERY SERVIC	Uns	165.00	NA	NA	0.00	0.00
AMERICAN ANESTHESIOLOGY OF	Uns	268.00	434.39	434.39	434.39	0.00
TENNESSEE EYE CARE	Uns	271.00	271.89	271.89	271.89	0.00
OPTIMA RECOVERY SERVIC	Uns	384.00	NA	NA	0.00	0.00
PORTFOLIO	Uns	946.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	998.00	997.72	997.72	997.72	0.00
PORTFOLIO RECOVERY	Uns	887.00	886.67	886.67	886.67	0.00
PORTFOLIO RECOVERY	Uns	584.00	453.69	453.69	453.69	0.00
PORTFOLIO RECOVERY	Uns	946.00	908.45	908.45	908.45	0.00
PORTFOLIO RECOV ASSOC	Uns	998.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	584.00	584.04	584.04	584.04	0.00
PORTFOLIO RECOV ASSOC	Uns	887.00	NA	NA	0.00	0.00
REVENUE RECOVERY	Uns	6,009.70	NA	NA	0.00	0.00
SYNCB/WALM	Uns	491.00	NA	NA	0.00	0.00
TD BANK USA NA	Uns	610.00	610.21	610.21	610.21	0.00
TD BANK USA NA	Uns	1,164.00	1,164.25	1,164.25	1,164.25	0.00

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Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
VERIZON WIRELESS	Uns	1,697.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	164.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	378.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	364.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	293.00	NA	NA	0.00	0.00
EAST TN CHILDRENS HOSPITAL	Uns	411.00	418.99	418.99	418.99	0.00
WAKEFIELD & ASSOCIATES	Uns	268.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	476.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	530.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	262.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	255.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	239.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	584.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	217.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	215.00	NA	NA	0.00	0.00
Hospital Medicine Services of TN, PC	Uns	213.00	213.95	213.95	213.95	0.00
WAKEFIELD & ASSOCIATES	Uns	211.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	195.00	NA	NA	0.00	0.00
Roane Medical Center	Uns	614.00	614.70	614.70	614.70	0.00
SOUTHEASTERN EMERGENCY	Uns	182.00	181.29	181.29	181.29	0.00
WAKEFIELD & ASSOCIATES	Uns	699.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	171.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	169.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	726.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	407.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	156.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	755.00	NA	NA	0.00	0.00
ORTHOTENNESSEE/KOC	Uns	125.00	125.36	125.36	125.36	0.00
ORTHOTENNESSEE/KOC	Uns	115.00	45.00	45.00	45.00	0.00
Emergency Coverage Corporation	Uns	114.00	117.18	117.18	117.18	0.00
Emergency Coverage Corporation	Uns	109.00	116.13	116.13	116.13	0.00
WAKEFIELD & ASSOCIATES	Uns	105.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	766.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	102.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	95.00	NA	NA	0.00	0.00

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Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WAKEFIELD & ASSOCIATES	Uns	780.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	90.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	786.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	78.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	75.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	74.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	73.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	72.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	787.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	67.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	58.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	1,061.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	1,152.00	NA	NA	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	7,413.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	825.09	825.09	825.09	0.00
Tea Olive, LLC	Uns	0.00	619.17	619.17	619.17	0.00
Atlas Acquistions LLC assignee of The	Uns	0.00	610.69	610.69	610.69	0.00
HOSPITAL MEDICINE SERVICES OF	Uns	0.00	165.60	165.60	165.60	0.00
Navient Solutions, LLC on behalf of	Uns	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 28,666.21	\$ 28,666.21	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,884.54	
Disbursements to Creditors	\$ 28,666.21	
TOTAL DISBURSEMENTS:		\$ 33,550.75

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/06/2020

By: s/ Gwendolyn M. Kerney
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.